

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sade N. Brown
 Debtor

Case No. 15-19071-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jul 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2017.

db	+Sade N. Brown, 1222 Calcon Drive, Sharon Hill, PA 19079-2405
13684994	+Joshua Z. Goldblum, Esquire, 826 Bustleton Pike, Suite 101, Feasterville, PA 19053-6002
13705342	+MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13660109	PF Hillside Manor Apartments, 1127 Ward St Ste A, Chester, PA 19013-2052
13659223	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	EDI: BTPDERSHAW.COM Aug 01 2017 01:48:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Aug 01 2017 01:49:40	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2017 01:48:53	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 01 2017 01:49:18	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13660100	EDI: RMSC.COM Aug 01 2017 01:49:00	Care Credit/Syncb, PO Box 965036, Orlando, FL 32896-5036
13729166	+E-mail/Text: bncmail@w-legal.com Aug 01 2017 01:49:03	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13649769	EDI: WFNNB.COM Aug 01 2017 01:49:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
13649770	EDI: WFNNB.COM Aug 01 2017 01:49:00	Comenity Bank Vetrsssec, PO Box 182789, Columbus, OH 43218-2789
13649771	EDI: WFFC.COM Aug 01 2017 01:48:00	Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517
13649772	EDI: AMINFOFP.COM Aug 01 2017 01:48:00	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
13649773	EDI: AMINFOFP.COM Aug 01 2017 01:48:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
13649774	EDI: MID8.COM Aug 01 2017 01:48:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
13649776	EDI: AGFINANCE.COM Aug 01 2017 01:48:00	One Main Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
13649775	EDI: AGFINANCE.COM Aug 01 2017 01:48:00	One Main Financial, 501 Macdade Blvd, Folsom, PA 19033-3203
13694788	+EDI: JEFFERSONCAP.COM Aug 01 2017 01:49:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13687168	EDI: Q3G.COM Aug 01 2017 01:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13649777	EDI: RMSC.COM Aug 01 2017 01:49:00	Synch/Care Credit, PO Box 965036, Orlando, FL 32896-5036
13649778	EDI: RMSC.COM Aug 01 2017 01:49:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
13649779	EDI: TFSR.COM Aug 01 2017 01:48:00	Toyota Financial Service, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
13649780	EDI: WFFC.COM Aug 01 2017 01:48:00	Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
13732234	+EDI: WFFC.COM Aug 01 2017 01:48:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore
Form ID: 318

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Date Rcvd: Jul 31, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2017 at the address(es) listed below:

ARTHUR ROBERT PANZA on behalf of Debtor Sade N. Brown Panza6@msn.com
ARTHUR ROBERT PANZA on behalf of Creditor PF Hillside Manor Panza6@msn.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA Z. GOLDBLUM on behalf of Debtor Sade N. Brown jzgoldblum@aol.com,
G14492@notify.cincompass.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Sade N. Brown	Social Security number or ITIN	xxx-xx-5044
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-19071-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sade N. Brown
aka Sade Brown-Jackson

7/31/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.